

NORTHERN CALIFORNIA TILE INDUSTRY HEALTH AND WELFARE PLAN
(As revised January 1, 2023)

FOURTEENTH AMENDMENT

Pursuant to the powers conferred upon them by Section 5.5 of Article V of the Restated Agreement and Declaration of Trust to adopt and from time to time amend, alter or otherwise change the Welfare Plan, the Board of Trustees, acting at its meeting of September 16, 2026, to be effective immediately except as otherwise noted, amended the Northern California Tile Industry Health and Welfare Plan as follows, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures thereto:

1. Effective September 16, 2026, amend Part 2, Article I, Section H in its entirety to state as follows:

H. ALCOHOL AND DRUG DEPENDENCY TREATMENT

Benefits for alcohol and drug dependency detoxification and rehabilitation are provided through Beat It! for Employees and dependents.

Inpatient Benefits for Rehabilitation After Detoxification

First confinement, without prior outpatient treatment under the Beat It! program:

..... 100% of contracted rate

Other Inpatient Benefits:

When you use a PPO Provider..... 80%

When you use a Non-PPO Provider..... 60%

Outpatient Benefits (Other than Office Visits)

When you use a PPO Provider..... 80%

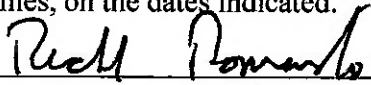
When you use a Non-PPO Provider..... 60%

Outpatient Benefits (Office Visits)

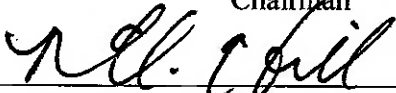
When you use a PPO Provider..... \$10 copay

When you use a Non-PPO Provider..... \$20 copay

IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.


Chairman

Date: 9/16/26


Secretary

Date: 9/16/26